

UNITED STATES BANKRUPTCY COURT
DISTRICT OF

In re Louisa Correa

Case No. 19-31542
Reporting Period: JAN-2020

MONTHLY OPERATING REPORT
(INDIVIDUAL WAGE EARNERS)

File with Court and submit copy to United States Trustee within 20 days after end of month

Include FORM MOR-1 (INDV) if debtor is a wage earner.
Substitute FORM MOR-2 (RE) for MOR-1 if case is a Single Asset Real Estate case.
Submit copy of report to any official committee appointed in the case.

REQUIRED DOCUMENTS	Form No.	Document Attached	Explanation Attached
Schedule of Cash Receipts and Disbursements	MOR-1 (INDV)	✓	
Bank Reconciliation (or copies of debtor's bank reconciliations)	MOR-1 (CONT)	N/A	
Copies of bank statements		✓	
Cash disbursements journals		N/A	
Statement of Operations		N/A	
Balance Sheet		N/A	
Status of Postpetition Taxes		✓	
Copies of IRS Form 6123 or payment receipt		N/A	
Copies of tax returns filed during reporting period		N/A	
Summary of Unpaid Postpetition Debts		✓	
Listing of aged accounts payable		N/A	
Accounts Receivable Reconciliation and Aging		N/A	
Debtor Questionnaire		✓	

I declare under penalty of perjury (28 U.S.C. Section 1746) that the documents attached to this report are true and correct to the best of my knowledge and belief.

Louisa Correa
Signature of Debtor

Date 3-30-20

Signature of Joint Debtor

Date

Signature of Authorized Individual*

Date

Printed Name of Authorized Individual

Title of Authorized Individual

*Authorized individual must be an officer, director or shareholder if debtor is a corporation; a partner if debtor is a partnership; a manager or member if debtor is a limited liability company.

Jan/20

In re Lovisa Correa
Debtor

ACCOUNTS RECEIVABLE RECONCILIATION AND AGING

Accounts Receivable Reconciliation		Amount
Total Accounts Receivable at the beginning of the reporting period	N/A	
+ Amounts billed during the period	N/A	
- Amounts collected during the period	N/A	
Total Accounts Receivable at the end of the reporting period	N/A	
Accounts Receivable Aging		Amount
0 - 30 days old	N/A	
31 - 60 days old	N/A	
61 - 90 days old	N/A	
91+ days old	N/A	
Total Accounts Receivable	N/A	
Amount considered uncollectible (Bad Debt)	N/A	
Accounts Receivable (Net)	N/A	

DEBTOR QUESTIONNAIRE

Must be completed each month	Yes	No
1. Have any assets been sold or transferred outside the normal course of business this reporting period? If yes, provide an explanation below.		✓
2. Have any funds been disbursed from any account other than a debtor in possession account this reporting period? If yes, provide an explanation below.		✓
3. Have all postpetition tax returns been timely filed? If no, provide an explanation below.	✓	
4. Are workers compensation, general liability and other necessary insurance coverages in effect? If no, provide an explanation below.	✓	
5. Has any bank account been opened during the reporting period? If yes, provide documentation identifying the opened account(s). If an investment account has been opened provide the required documentation pursuant to the Delaware Local Rule 4001-3.		✓

[Signature]
FORM MOR-5
(04/07) 3/30/20

In re Louisa Correa
Debtor

Case No. 19-31542
Reporting Period: Jan-2020

STATUS OF POSTPETITION TAXES

The beginning tax liability should be the ending liability from the prior month or, if this is the first report, the amount should be zero.
Attach photocopies of IRS Form 6123 or payment receipt to verify payment or deposit of federal payroll taxes.
Attach photocopies of any tax returns filed during the reporting period.

	Beginning Tax Liability	Amount Withheld or Accrued	Amount Paid	Date Paid	Check No. or EFT	Ending Tax Liability
Federal						
Withholding	-0-					
FICA-Employee	-0-					
FICA-Employer	-0-					
Unemployment	-0-					
Income	-0-					
Other:						
Total Federal Taxes	-0-					
State and Local						
Withholding	N/A					
Sales	N/A					
Excise	N/A					
Unemployment	N/A					
Real Property	N/A					
Personal Property	N/A					
Other:						
Total State and Local						
Total Taxes						

SUMMARY OF UNPAID POSTPETITION DEBTS

Attach aged listing of accounts payable.

	Current	Number of Days Past Due				Total
		0-30	31-60	61-90	Over 90	
Accounts Payable	-0-					-0-
Wages Payable	-0-					-0-
Taxes Payable	-0-					-0-
Rent/Leases-Building	-0-					-0-
Rent/Leases-Equipment	Financial pacific 872.92	872.92	872.92			2618.76
Secured Debt/Adequate Protection Payments	8878.87	8878.87	8878.87			26636.61
Professional Fees	Wells Fargo (2nd year) 711.16	711.16	711.16			2133.48
Amounts Due to Insiders*	-0-					-0-
Other:						-0-
Other:						-0-
Total Postpetition Debts						31388.85

Explain how and when the Debtor intends to pay any past-due postpetition debts.

*"Insider" is defined in 11 U.S.C. Section 101(31).

Louisa Correa
FORM MOR-4 3-30-20
(04/07)

In re: Louisa Correa
Debtor

Case No. 19-31542
Reporting Period Jan 2020

INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS

(This Form must be submitted for each Bank Account maintained by the Debtor)

Amounts reported should be per the debtor's books, not the bank statement. The beginning cash should be the ending cash from the prior month or, if this is the first report, the amount should be the balance on the date the petition was filed. Attach the bank statements and a detailed list of all disbursements made during the report period that includes the date, the check number, the payee, the transaction description, and the amount. A bank reconciliation must be attached for each account. [See MOR-1 (INDV) (CONT)]

	Current Month Actual	Cumulative Filing to Date Actual
Cash - Beginning of Month	3000.83	
RECEIPTS		
Wages (Net)	5038.56	12627
Interest and Dividend Income	-0-	-0-
Alimony and Child Support	3000	6000
Social Security and Pension Income	-0-	-0-
Sale of Assets	-0-	-0-
Other Income (attach schedule)	-0-	-0-
Total Receipts		
DISBURSEMENTS		
ORDINARY ITEMS:		
Mortgage Payment(s)	-0-	-0-
Rental Payment(s)	1415.38	
Other Secured Note Payments	-0-	
Utilities	432.26	
Insurance		
Auto Expense <i>car insurance</i>	4691.40	
Lease Payments <i>car lease</i>	550	
IRA Contributions	-0-	
Repairs and Maintenance	120	
Medical Expenses	-0-	
Household Expenses	1855.74	
Charitable Contributions	-0-	
Alimony and Child Support Payments	-0-	
Taxes - Real Estate	-0-	
Taxes - Personal Property	-0-	
Taxes - Other (attach schedule)	-0-	
Travel and Entertainment	350	
Gifts	276.12	
Other (attach schedule)		
Total Ordinary Disbursements	3604.51	
REORGANIZATION ITEMS:		
Professional Fees		
U. S. Trustee Fees	325	325
Other Reorganization Expenses (attach schedule)		
Total Reorganization Items		
Total Disbursements (Ordinary + Reorganization)		
Net Cash Flow (Total Receipts - Total Disbursements)		
Cash - End of Month (Must equal reconciled bank statement)	4294.73	

1/23 I received a deposit for 20,000 from my son's father to pay for his Barmitzva and the 20,000 was paid on 1/27 to space 54 LLC.

FORM MOR-1(INDV)
(9/99)

L.C.
3/30/20

In re Louisa Correa
Debtor

Case No. 19-31542
Reporting Period: Jan/20

INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS - continuation sheet

BREAKDOWN OF "OTHER" CATEGORY	Current Month Actual	Cumulative Filing to Date Actual
Other Income		
Other Taxes		
Other Ordinary Disbursements		
<u>Dog Food</u>	<u>140.35</u>	
<u>Doggroomer.</u>	<u>138.61</u>	
Other Reorganization Expenses		

FORM MOR-1 (INDV) (CON'T)
(9/99)

LC
3/30/20

Wells Fargo Everyday Checking

January 31, 2020 ■ Page 1 of 6



LOUISA CORREA HUNTER
DEBTOR IN POSSESSION
CH11 CASE #19-31542 (NJ)
372 FOREST AVE
PARAMUS NJ 07652-5518

Questions?

Available by phone 24 hours a day, 7 days a week:
Telecommunications Relay Services calls accepted

1-800-TO-WELLS (1-800-869-3557)

TTY: 1-800-877-4833

En español: 1-877-727-2932

華語 1-800-288-2288 (6 am to 7 pm PT, M-F)

Online: wells Fargo.com

Write: Wells Fargo Bank, N.A. (347)

P.O. Box 6995

Portland, OR 97228-6995

You and Wells Fargo

Thank you for being a loyal Wells Fargo customer. We value your trust in our company and look forward to continuing to serve you with your financial needs.

Account options

A check mark in the box indicates you have these convenient services with your account(s). Go to wells Fargo.com or call the number above if you have questions or if you would like to add new services.

Online Banking	<input checked="" type="checkbox"/>	Direct Deposit	<input checked="" type="checkbox"/>
Online Bill Pay	<input type="checkbox"/>	Auto Transfer/Payment	<input type="checkbox"/>
Online Statements	<input checked="" type="checkbox"/>	Overdraft Protection	<input type="checkbox"/>
Mobile Banking	<input checked="" type="checkbox"/>	Debit Card	<input type="checkbox"/>
My Spending Report	<input checked="" type="checkbox"/>	Overdraft Service	<input type="checkbox"/>

Activity summary

Beginning balance on 1/1	\$3,000.83
Deposits/Additions	28,306.76
Withdrawals/Subtractions	- 27,012.86
Ending balance on 1/31	\$4,294.73

Account number:

LOUISA CORREA HUNTER
DEBTOR IN POSSESSION
CH11 CASE #19-31542 (NJ)

New Jersey account terms and conditions apply

For Direct Deposit use

Routing Number (RTN)

Overdraft Protection

This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo store.



Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
1/2		Purchase authorized on 12/30 Bloomingdales Ber Hackensack NJ S469365014276493 Card 6916		58.00	
1/2	^ 107	Mediterraneanow Checkpaymt 200102 00107 000000000000	clothing		
1/3		Purchase authorized on 01/02 Cash App*Ethan Ste 8774174551 CA S300002847858845 Card 6916	parents	1,415.38	1,527.45
1/6		Purchase authorized on 01/03 Viasat IN-Flight W 888-6496711 CA S300003623660008 Card 6916		25.00	1,502.45
1/6		Purchase authorized on 01/05 Target T- 3401 N Miami Miami FL P00000000286827479 Card 6916		16.00	
1/6		Purchase authorized on 01/06 Mta*Metrocard Machine New York NY P00580006826635789 Card 6916		3.80	
1/6	^ 110	Verizon Payments 200106 00110 6559715760001		6.50	
1/6	^ 109	Pseg Checkpaymt 200106 00109 6630224418	phone	132.26	
1/7		ATM Check Deposit on 01/07 15 West Palisades Ave Englewood NJ 0009070 ATM ID 37291 Card 6916	gas & electric	300.00	1,043.89
1/7		Purchase authorized on 01/02 New Jersey E-Zpass 888-288-6865 NJ S580002832451092 Card 6916	child support	96.70	
1/7		Purchase authorized on 01/04 Roomstogo.Com 813-623-5400 FL S580004817651660 Card 6916	bed sets	261.08	
1/7		Purchase authorized on 01/06 Viasat IN-Flight W 888-6496711 CA S460006756884922 Card 6916		12.00	
1/7	108	Check	grocery		
1/8		Purchase authorized on 01/07 Shoprite Englewood Englewood NJ S580007473052828 Card 6916		473.60	3,200.51
1/8		Purchase authorized on 01/07 Lukoil 57292 Hackensack NJ S460007720740902 Card 6916	Food	1.98	
1/8		Purchase authorized on 01/07 Lukoil 57292 Hackensack NJ S580007721924622 Card 6916	gas	20.00	
1/8		Purchase authorized on 01/07 Cash App*Ethan Ste 8774174551 CA S300007734115126 Card 6916	gas	5.03	
1/8		Purchase authorized on 01/07 Cash App*Ethan Ste 8774174551 CA S300007734115126 Card 6916		5.00	3,168.50
1/9		Sunrise Dental G Direct Dep 200109 9359123396466Av Correa-Hunter,Louisa			
1/9		Purchase authorized on 01/08 Shoprite Paramus S Paramus NJ S300008838902181 Card 6916	Payroll	2,529.48	
1/9		Purchase authorized on 01/08 Shoprite Paramus S Paramus NJ S300008841633000 Card 6916	Food	174.09	
1/10		Purchase Return authorized on 01/09 Enterprise Rent-A- West New York NJ S309343563953502 Card 6916	Food	5.99	5,517.90
1/10		Purchase authorized on 01/08 Citgo Paramus Supe Paramus NJ S460008803036336 Card 6916	200.00		
1/10		Purchase authorized on 01/08 440 Forest Cleaner Paramus NJ S380008814548950 Card 6916	Refund car Rental deposit	46.44	
1/10		Recurring Payment authorized on 01/08 Apple.Com/Bill 866-712-7753 CA S580009233085850 Card 6916	gas	12.00	
1/10		Recurring Payment authorized on 01/08 Apple.Com/Bill 866-712-7753 CA S580009237349043 Card 6916	House hold	14.99	
1/10		Purchase authorized on 01/09 Cash App*Ethan Ste 8774174551 CA S580009682697297 Card 6916		2.99	
1/13		Purchase authorized on 01/10 Cash App*Ethan Ste 8774174551 CA S580010751006553 Card 6916		5.00	5,636.48
1/13		Purchase authorized on 01/10 Mama's & Papa's Englewood NJ S300010775164532 Card 6916		7.00	
1/13		Purchase authorized on 01/10 Sq *Crumble Cookie Englewood NJ S300010777787013 Card 6916	dog groomer	138.61	
1/13		Purchase authorized on 01/12 Hmh Auxiliary Hackensack NJ S300012594547175 Card 6916		8.42	
1/14		Purchase authorized on 01/12 Hmh Parking Servic Hackensack NJ S380012649624562 Card 6916		11.72	5,470.73
1/14		Recurring Payment authorized on 01/13 Apple.Com/Bill 866-712-7753 CA S460013351624342 Card 6916		8.00	
1/14				13.85	

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Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
1/14		Purchase authorized on 01/13 One Eleven Skin Hackensack NJ S380013832883972 Card 6916		Facial 62.00	5,386.88
1/15		Purchase Return authorized on 01/14 Bloomingdales Ber Hackensack NJ S610015548784502 Card 6916	58.00		
1/15		Purchase authorized on 01/13 Fairway Mkt PA Paramus NJ S300013619091730 Card 6916	Food	219.00	5,225.88
1/16		Purchase authorized on 01/15 Stew Leonard's Par Paramus NJ S580015605317200 Card 6916	Food	56.41	
1/16		Purchase authorized on 01/15 Cash App*Ethan Ste 8774174551 CA S380015739197570 Card 6916		5.00	
1/16		Purchase authorized on 01/15 Cash App*Ethan Ste 8774174551 CA S460015757628628 Card 6916		5.00	
1/16		Purchase authorized on 01/16 Batteries Plus #0771 Paramus NJ P00580016550523688 Card 6916		21.28	5,138.19
1/17		Purchase authorized on 01/16 Cash App*Ethan Ste 8774174551 CA S460016732985679 Card 6916		5.00	
1/17		Purchase authorized on 01/16 Cash App*Ethan Ste 8774174551 CA S460016773229662 Card 6916		5.00	
1/17	111	Check car payment			
1/21		Purchase authorized on 01/16 Shell Oil 57545296 Paramus NJ S380016540771382 Card 6916	gas	550.00 25.00	4,578.19
1/21		Purchase authorized on 01/17 Stew Leonard's Par Paramus NJ S300017631223663 Card 6916	Food	116.13	
1/21		Purchase authorized on 01/17 Cash App*Ethan Ste 8774174551 CA S580017672385852 Card 6916		20.00	
1/21		Purchase authorized on 01/17 Nail Avenue Oradell NJ S380017723254083 Card 6916		90.00	
1/21		Purchase authorized on 01/17 Starbucks Store 14 Fort Lee NJ S380018089777439 Card 6916		13.49	
1/21		Purchase authorized on 01/17 Cotto Flushing NY S380018117291077 Card 6916	Food	15.35	
1/21		Purchase authorized on 01/18 Target T- 3401 N Miami Miami FL P00000000836850571 Card 6916	Food	95.58	
1/21		Purchase authorized on 01/18 Target T- 3401 N Miami Miami FL P00000000282501260 Card 6916	Food	25.75	
1/21		Purchase authorized on 01/18 Cash App*Ethan Ste 8774174551 CA S460018723060305 Card 6916		40.00	
1/21		Purchase authorized on 01/18 Cash App*Ethan Ste 8774174551 CA S580018760092342 Card 6916		50.00	
1/21		Purchase authorized on 01/18 Cash App*Ethan Ste 8774174551 CA S580018764893744 Card 6916		10.00	
1/21		Purchase authorized on 01/18 Lpc Sefc Transient Miami FL S300019056071069 Card 6916		10.00	
1/21		Purchase authorized on 01/18 Target 0002 Miami FL S300019155556250 Card 6916	Food	27.66	
1/21		Purchase authorized on 01/18 Chewy.Com 800-672-4399 FL S380019262431693 Card 6916	Dog Food	140.35	
1/21		Recurring Payment authorized on 01/19 New Jersey E-Zpass 888-288-6865 NJ S580019479978798 Card 6916		90.00	
1/21		Purchase authorized on 01/20 City of Coral Gbl Coral Gables FL S380020707939857 Card 6916		2.00	
1/21		Purchase authorized on 01/20 Shell Service S Miami FL P00000000776197960 Card 6916	gas	14.72	
1/21		Purchase authorized on 01/20 Shell Service S Miami FL P00000000484745636 Card 6916		2.60	3,789.56
1/23		WT Fed#01368 Jpmorgan Chase Ban /Org=Harry Steinmetz Srf# 3511700023Es Trn#200123012915 Rfb# With of 20/01/23	20,000.00		
1/23		Wire Trans Svc Charge - Sequence: 200123012915 Srf# 3511700023Es Trn#200123012915 Rfb# With of 20/01/23		15.00	
1/23		Purchase authorized on 01/21 World Wide Market Miami FL S300021455039674 Card 6916	Food	11.10	

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Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
1/23		Purchase authorized on 01/22 Shoprite Paramus S Paramus NJ S580022658137106 Card 6916			
1/24		Sunrise Dental G Direct Dep 200124 9252132875486Av Correa-Hunter,Louisa	Food 2,519.28	147.68	23,615.78
1/27		Purchase authorized on 01/24 Cash App*Ethan Ste 8774174551 CA S460024807332766 Card 6916	payroll	20.00	26,135.06
1/27		Purchase authorized on 01/26 Paramus Delta Paramus NJ S580026800258123 Card 6916	gas	20.00	
1/27		ATM Withdrawal authorized on 01/27 15 West Palisades Ave Englewood NJ 0005437 ATM ID 37291 Card 6916	Food	200.00	
1/27		Space 54 LLC Sale 200125 Louisa Correa			
1/27	^ 112	Pseg Checkpaymt 000000 00112 6630224418	gas & electric	20,000.00	Barmitza
1/28		Purchase authorized on 01/27 Stew Leonard's Par Paramus NJ S460027787232596 Card 6916	Food	681.41	5,213.65
1/29		Purchase authorized on 01/27 440 Forest Cleaner Paramus NJ S300027588374520 Card 6916		134.30	5,079.35
1/29		Purchase authorized on 01/27 440 Forest Cleaner Paramus NJ S380027589050214 Card 6916	Household	43.00	
1/29		Purchase authorized on 01/29 Wholefids Clo#103 33 Verva Closter NJ P00580029759183268 Card 6916	Household	21.50	
1/29		Purchase with Cash Back \$ 50.00 authorized on 01/29 Shoprite Paramus S1 Paramus NJ P00460029842513894 Card 6916	Food	48.89	
1/29	113	Check	Food	97.90	
1/29	114	Check	U.S. Trustee	325.00	
1/30		Purchase authorized on 01/28 Starbucks Store 00 Englewood NJ S380028727011692 Card 6916	repairs	120.00	4,423.06
1/30		Purchase authorized on 01/29 Cash App*Ethan Ste 8774174551 CA S300029542920321 Card 6916		4.21	
1/30		Purchase authorized on 01/29 Cash App*Ethan Ste 8774174551 CA S460029763264447 Card 6916		5.00	
1/30		Purchase authorized on 01/29 Cash App*Matt 8774174551 CA S580030147016757 Card 6916		5.00	
1/31		Purchase authorized on 01/29 Bluemercury Closter NJ S300029749425138 Card 6916		50.00	4,358.85
1/31		Purchase authorized on 01/30 Fuel Four Englewood NJ S580030527576677 Card 6916	gas	34.12	
1/31		Purchase authorized on 01/30 Cash App*Ethan Ste 8774174551 CA S460030685599810 Card 6916		25.00	
				5.00	4,294.73
Ending balance on 1/31					
Totals					4,294.73
			\$28,306.76	\$27,012.86	

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

^ **Converted check:** Check converted to an electronic format by your payee or designated representative. Checks converted to electronic format cannot be returned, copied or imaged.

Summary of checks written (checks listed are also displayed in the preceding Transaction history)

Number	Date	Amount	Number	Date	Amount	Number	Date	Amount
107	1/2	1,415.38	110	1/6	132.26	113	1/29	325.00
108	1/7	473.60	111	1/17	550.00	114	1/29	120.00
109	1/6	300.00	112	1/27	681.41			



Monthly service fee summary

For a complete list of fees and detailed account information, see the Wells Fargo Account Fee and Information Schedule and Account Agreement applicable to your account (EasyPay Card Terms and Conditions for prepaid cards) or talk to a banker. Go to wellsfargo.com/feefaq for a link to these documents, and answers to common monthly service fee questions.

Fee period 01/01/2020 - 01/31/2020

Standard monthly service fee \$10.00

You paid \$0.00

How to avoid the monthly service fee

Have any **ONE** of the following account requirements

Minimum required

This fee period

· Minimum daily balance		
· Total amount of qualifying direct deposits	\$1,500.00	\$1,043.89 <input type="checkbox"/>
· Total number of posted debit card purchases or posted debit card payments of bills in any combination	\$500.00	\$5,048.76 <input checked="" type="checkbox"/>
· The fee is waived when the account is linked to a Wells Fargo Campus ATM or Campus Debit Card	10	67 <input checked="" type="checkbox"/>

Monthly service fee discount(s) (applied when box is checked)

Age of primary account owner is 17 - 24 (\$10.00 discount) ☐

RC/RC